

**Fig. 1**

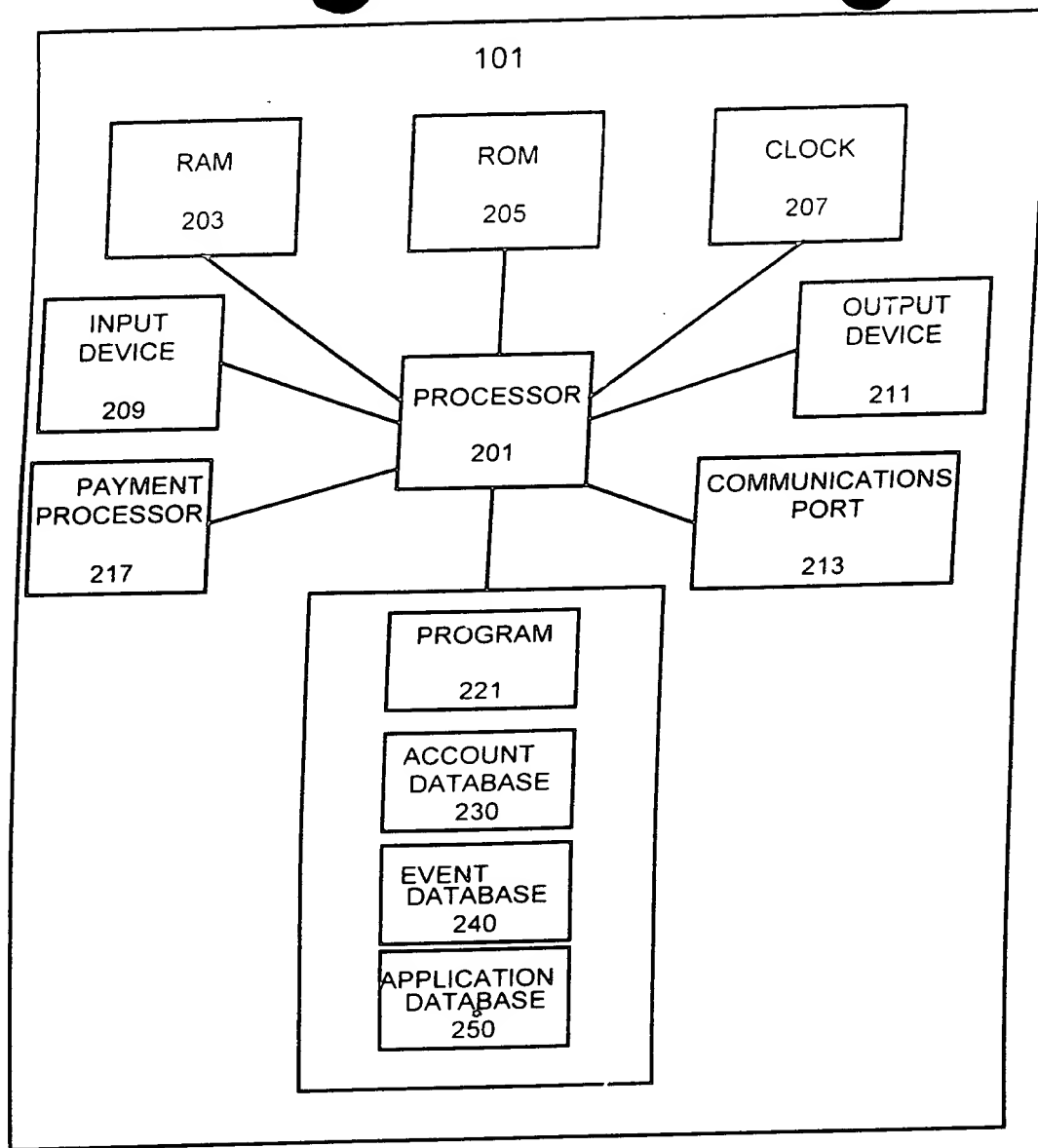


Fig. 2

FIG. 3A

Account Identifier <u>301</u>	User Name <u>302</u>	Home Address <u>303</u>	Business Address <u>304</u>	Contact Number <u>305</u>	Date of Birth <u>306</u>	Alias <u>307</u>	E-mail Address <u>308</u>	Driver's License <u>309</u>	Country of Citizen-ship <u>310</u>	Country of Legal Residence <u>311</u>
T-1111	Lulubelle Queeg	123 Anystreet Anytown, CA 12345	987 Anystreet Anytown, CA 12345	555-555-1234	1/1/63	Lulu	lulu@link.com	CA 12345	USA	N/A
T-2222	Jim Smith	234 Anystreet Anytown, CA 12345	876 Anystreet Anytown, CA 12345	555-555-2345	4/5/78	jt	jsmith@aanylink.com	CA 23456	Germany	USA
T-3333	John Doe	345 Anystreet Anytown, CA 12345	765 Anystreet Anytown, CA 12345	555-555-3456	9/8/77	N/A	jdoe@anylink.com	CA 34567	USA	N/A

Fig. 3A

Password <u>312</u>	Social Security Number <u>313</u>	employment status <u>316</u>	occupation <u>317</u>	employer <u>318</u>	company ownership <u>319</u>	Security firm affiliation <u>320</u>	marital status <u>321</u>	dependents <u>322</u>	investment knowledge <u>325</u>	investment experience <u>326</u>
abcdef	555-55-5555	employed	teacher	Any School 124 Any Street Anytown, CA 12345 Any Hospital 124 Any Street Anytown, CA 12345 Any school 124 Any Street Anytown, CA 12345	none	none	single	none	medium	medium
24680	444-44-4444	employed	doctor	doctor	none	none	married	none	medium	medium
13579	333-33-3333	employed	engineer	engineer	none	none	married	1	none	none

Fig. 3B

tax bracket	income	net worth	investment objective	type of fund	web account access	account funding	electronic funds transfer
<u>327</u>	<u>328</u>	<u>329</u>	<u>330</u>	<u>332</u>	<u>333</u>	<u>334</u>	<u>335</u>
22%	\$30,000	\$10,000	growth	stock	lulu@link.com	5/5/99 \$3000 cash	AnyBank Acct. No: 555-abc- 654 15th of each month
29%	\$60,000	\$200,000	balance	money market	jsmith@aanylink.com	2/15/99 \$2000 cash	none
39%	\$70,000	\$75,000	growth	stock	jdoe@anylink.com	4/1/99 \$3000 transfer assets	none

Fig. 3C

Account Number	Event Identifier	Event Name	Event Start Date	Event End Date	Event Status	Event Action
241	242	243	244	244	245	246
123456	987	series 8 review	5/5/00	5/5/00	open	pend
	988	series 8 approved	5/5/00	5/5/00	open	pend

Fig. 4

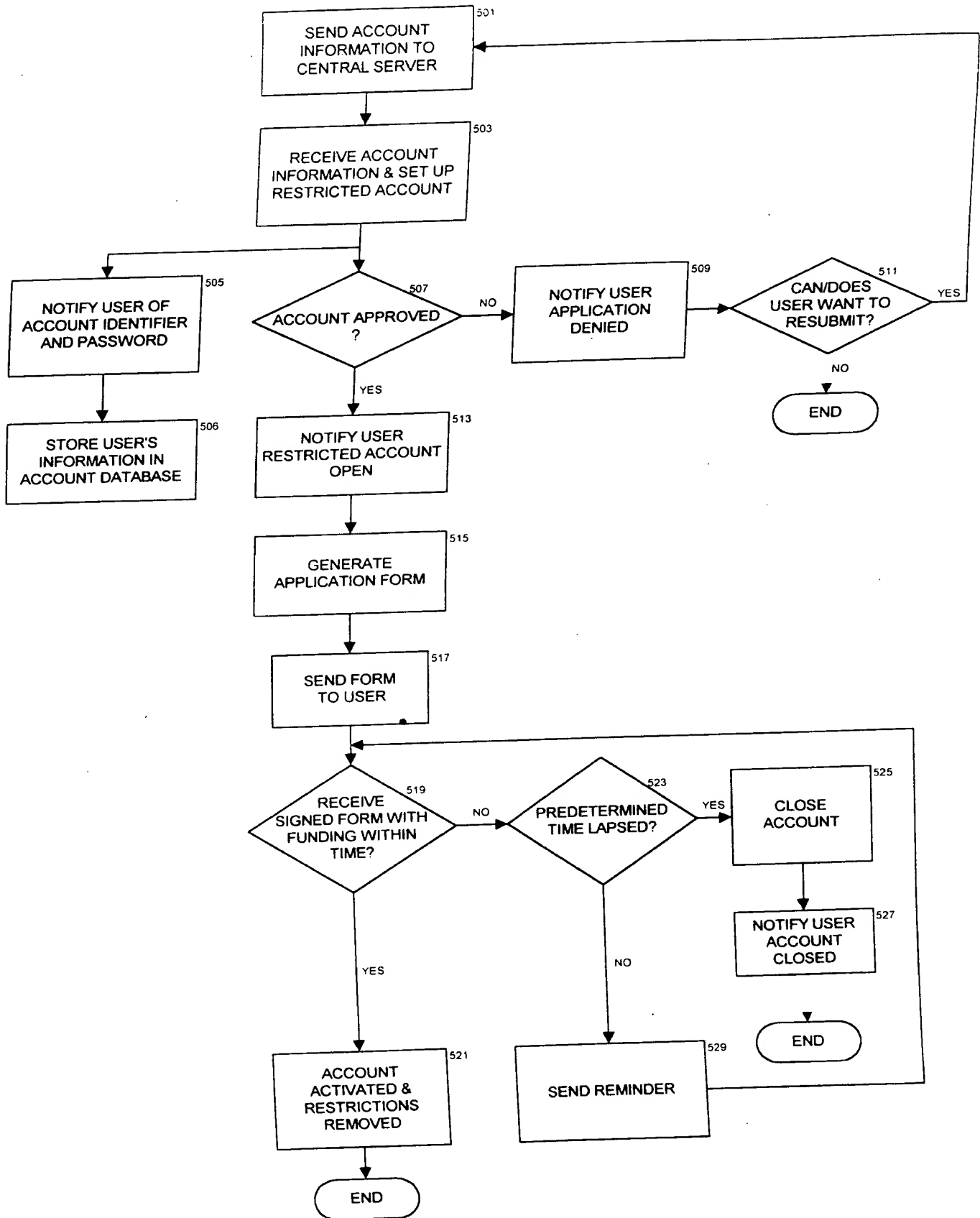


FIG. 5

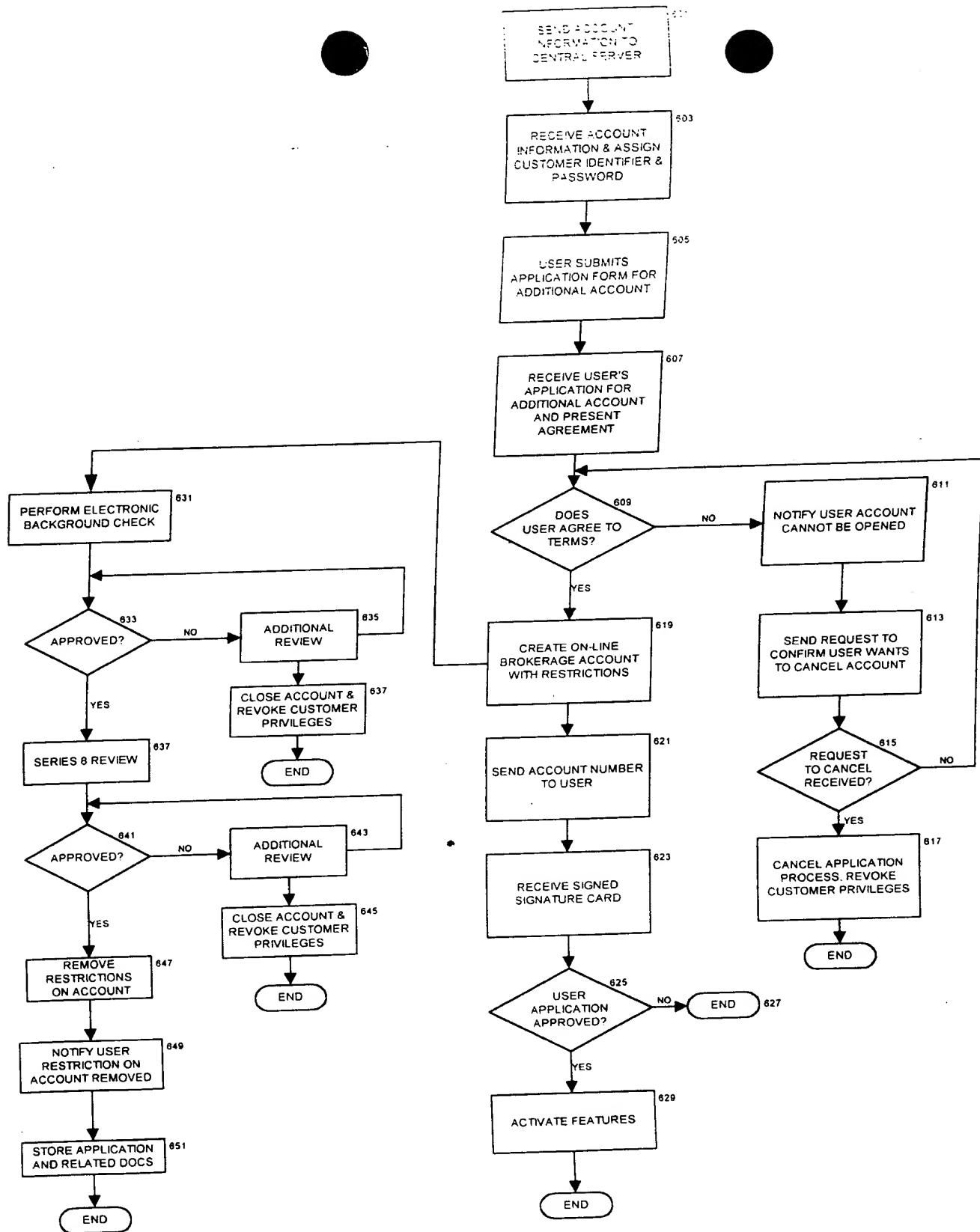


FIG. 6



# The present invention automates and streamlines the way the system accepts and processes new account applications

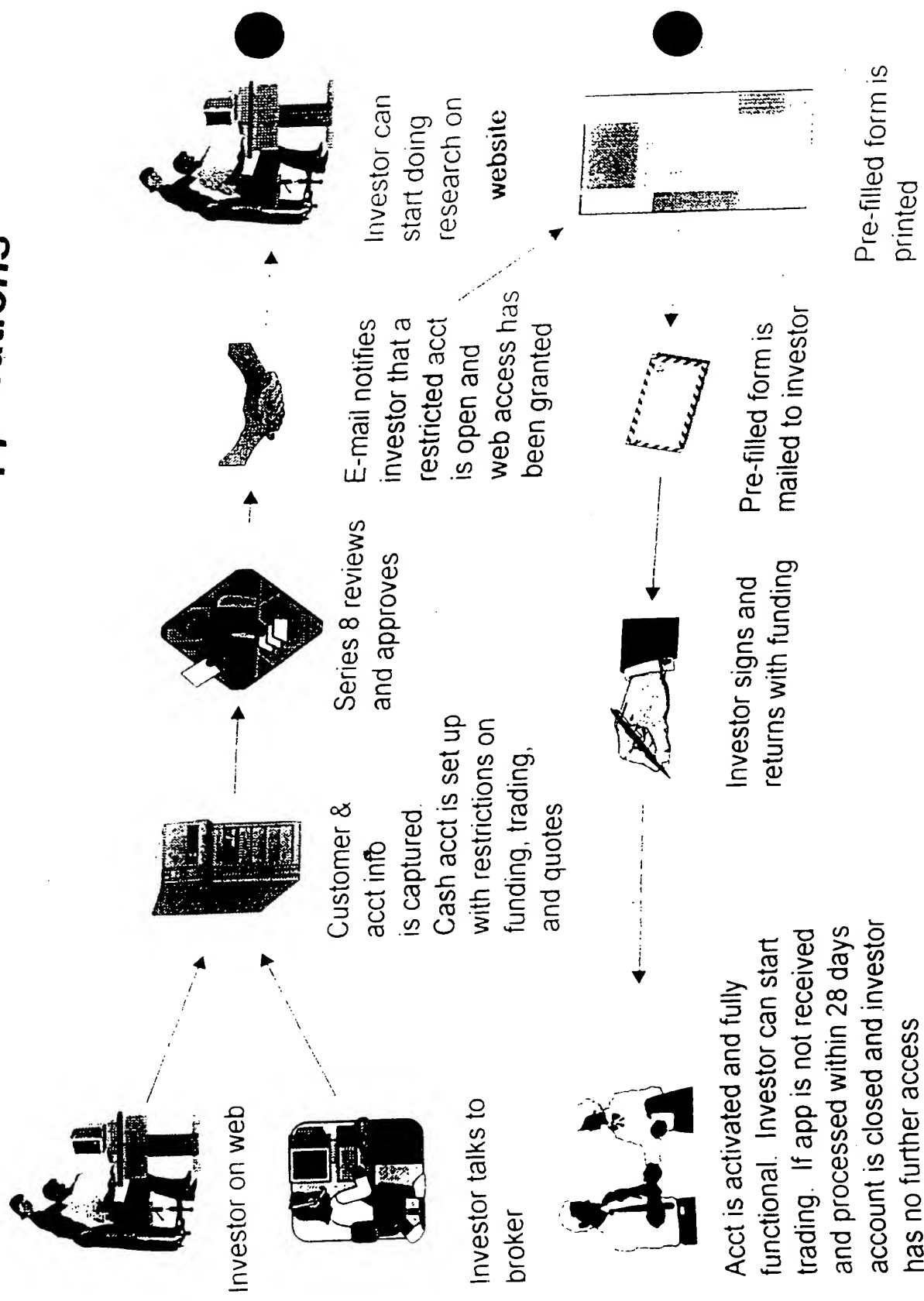
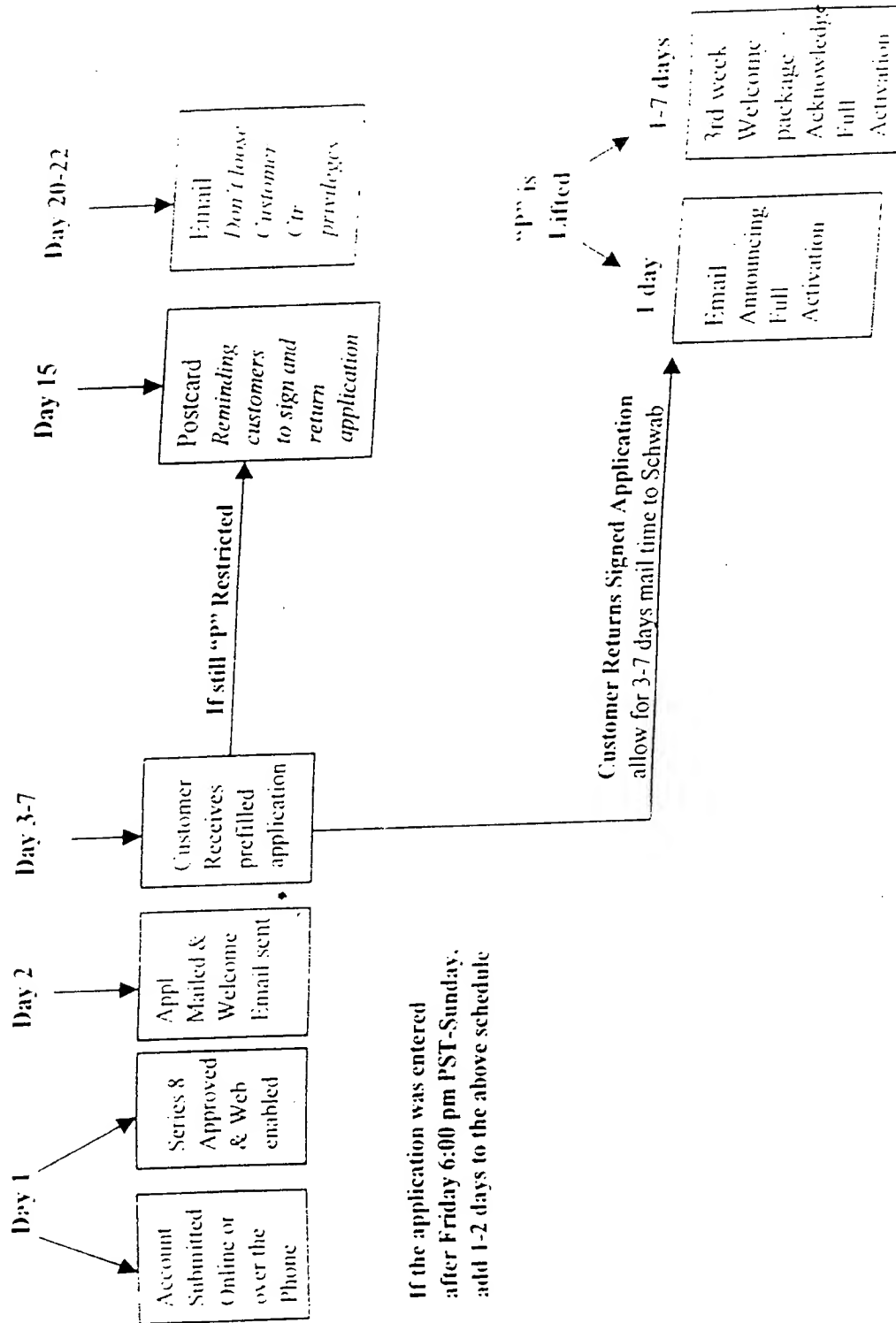


FIG. 7

# Application TimeLine

If the customer entered  
Monday - Friday 6:00 pm PST:



If the application was entered  
after Friday 6:00 pm PST-Sunday,  
add 1-2 days to the above schedule

FIG. 8

**Although only cash accounts are part of this offering, investors still cannot fund or trade until the signed application has been received**

Event	<ul style="list-style-type: none"> <li>Series 8 approved</li> <li>Acct is opened</li> <li>Signed application not yet received</li> </ul>	<ul style="list-style-type: none"> <li>Signed application has been received and processed</li> </ul>	<ul style="list-style-type: none"> <li>Acct has been opened for 28 days</li> <li>Signed application still has not been received</li> </ul>
investor capability	✓	✓	✗
Access to customer web-site to do research	✓	✓	✗
Fund the acct	✗	✓	✗
Purchase or sell securities	✗	✓	✗

Legend: ✓ = capable ✗ = not capable

FIG. 9

# Design

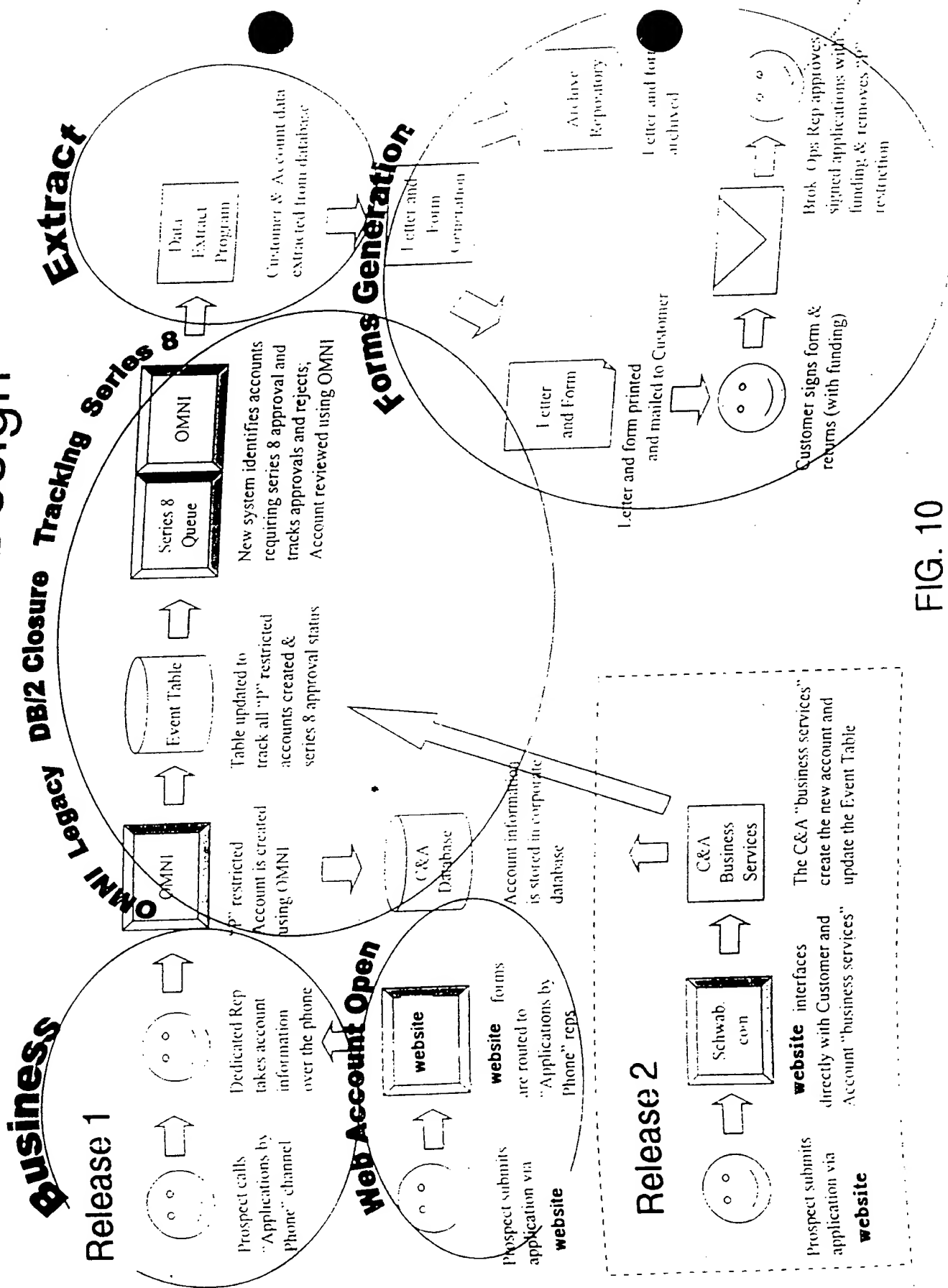
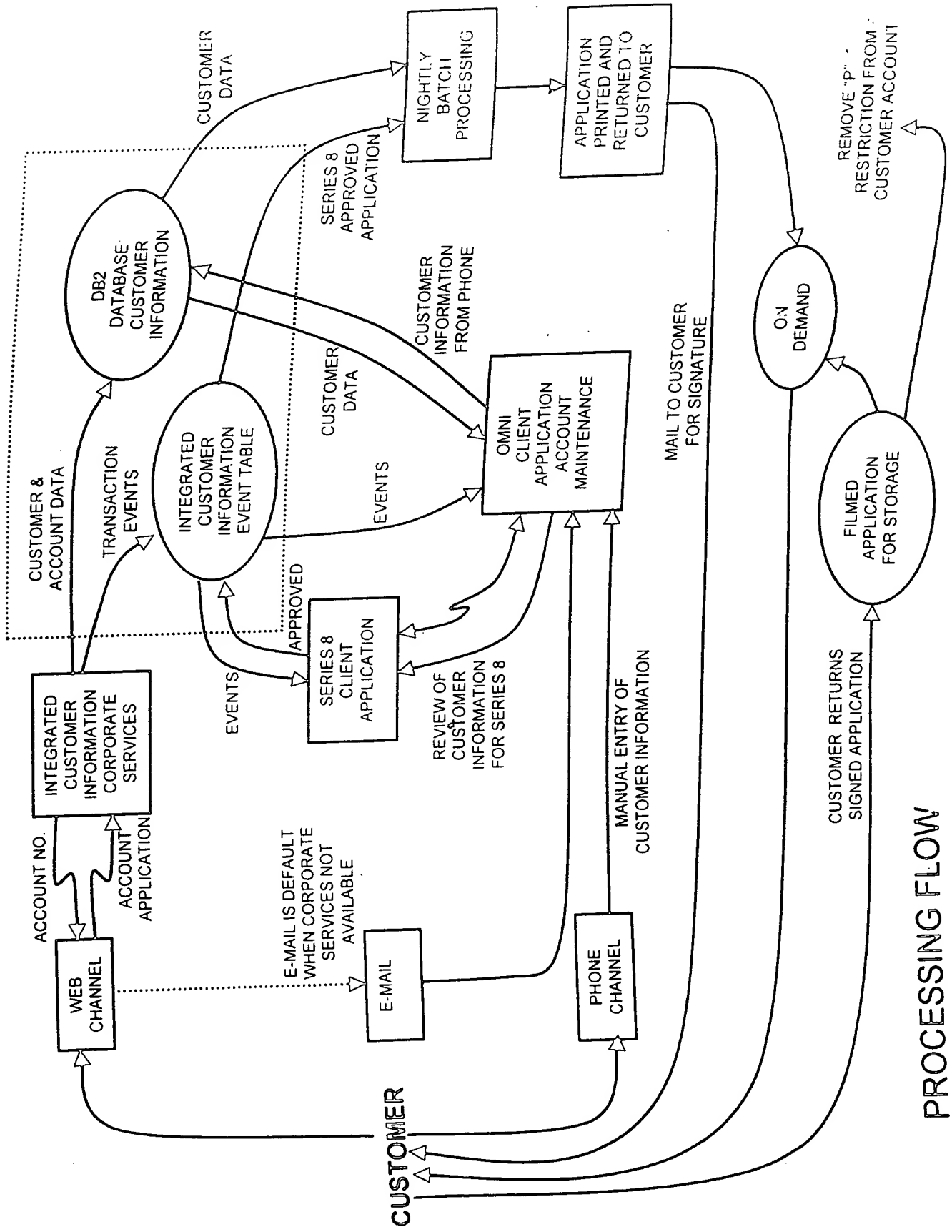


FIG. 10

FIG. 11 is a flowchart illustrating a processing flow for customer account information.



PROCESSING FLOW

FIG. 11

- System edits ensure that investors provide all necessary information before submitting the application
  - reduce need for follow-up
- Automation will capture all the required information at the point of entry
- System controls are in place to prevent investors from funding or trading until the signed application is received
- Investor just has to sign and return the pre-filled form to activate the account for funding, trading, and real time quotes
  - higher probability that paperwork will be returned and account activated because process is initiated by investor
- Authority to activate the accounts is strictly controlled
- Investor is reminded after 15 days and again after another 6 days if signed application has not been received
- System will close accounts and notify investors when signed application has not been received within 28 days
- Daily reports are generated to monitor exceptions

FIG. 12

## Series 8 Review

- sorting capability for Series 8 review window
- improved error handling capability
- web-enabling feature
- addition to client display of CICS Identification to client to id actual reviewer

FIG. 13

# OMNI CLIENT

## One Embodiment of Present Invention

- "p" - Phone Initial Contact Code

- "p" Restrict Account

- New Fields

Occupation

IRA Credit Card #/Expiration Date

IRA Beneficiary Share %/Relationship

- Business Rule Changes effecting

Application Signed Date

Number of Dependents

Marital Status

## Alternate Embodiment of Present Invention

- Web-enabling feature in OMNI 3.0

- New Fields for Schwab One and Brokerage accounts

FIG. 14



# OMNI SERVICES

One Embodiment of Present Invention

One Embodiment of Present Invention

Alternate Embodiment of Present Invention

- Security on Account Open/Update
- Event Table
  - The Event Table is a log of activity performed against records.
- Add Customer
  - Add Account
- Restrict Opening to IRA
- Middleware DLLs
  - Clone Existing
- Allow For Additional Form Types with "p" Contact Code.
  - General Brokerage
- Middleware DLLs
  - Clone Existing

FIG. 15

# DATABASE APPLICATION CHANGES

# One Embodiment of Present Invention

# Alternate Embodiment of Present Invention

- ATRN
  - Transaction to list last 6 months history of transactions.
- Funds Deposit
  - Used to deposit funds into accounts.
- MoneyLink/Journaling
  - Enables money transfers between or to Bank Accounts
- Mutual Funds TOA
  - Mutual Funds transfers on accounts.

# EXTRACT PROGRAM

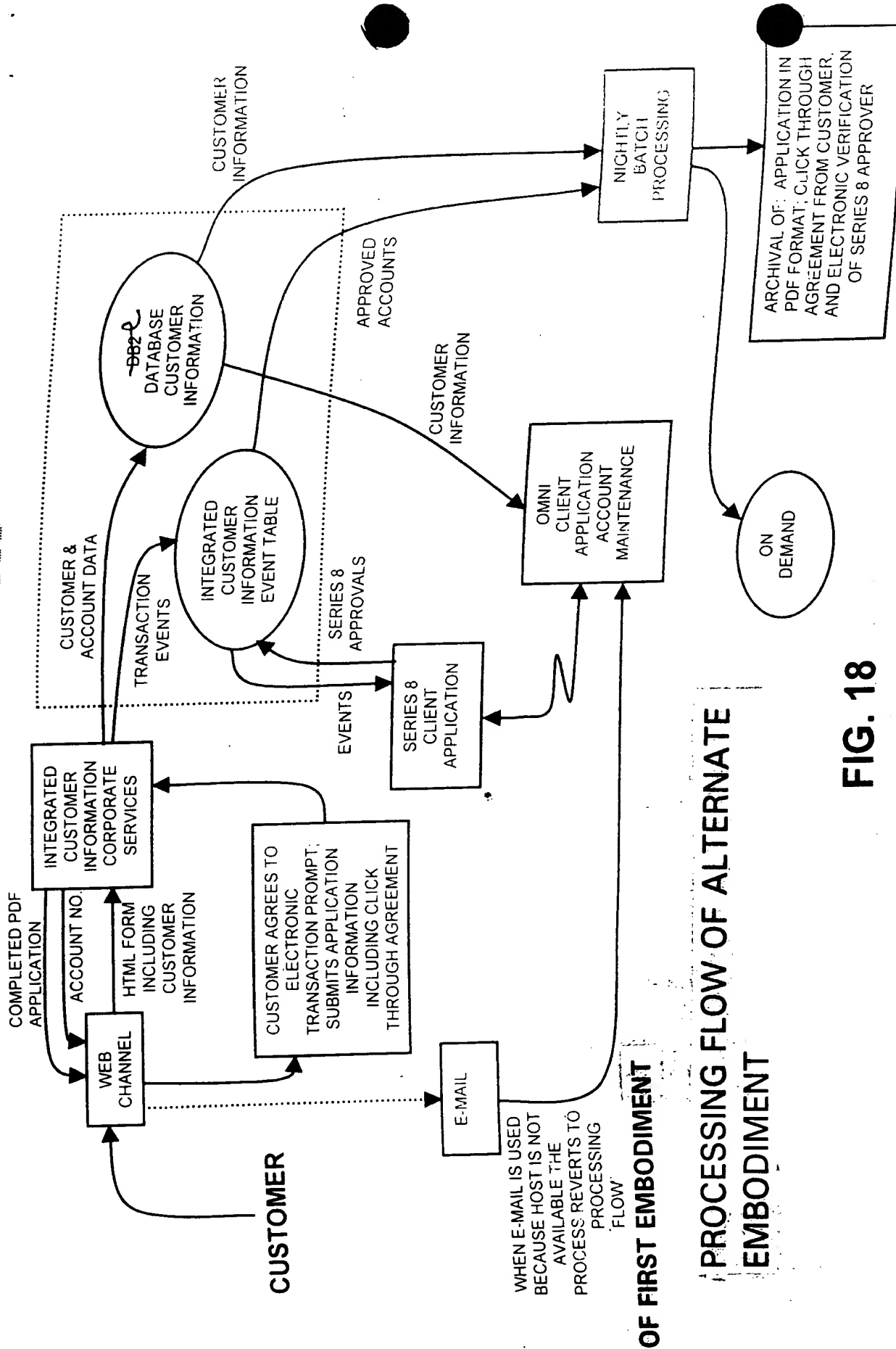
## One Embodiment of Present Invention

- Application Wrapper  
Extract Accounts From Event Table
- Retrieve Customer and Account Information
- Business Services (COBOL)  
Read Customer Data  
Read Account Data

## Alternate Embodiment of Present Invention

- Application Wrapper to  
Handle Schwab One Accounts
- Application Wrapper to  
Handle General Brokerage  
Accounts

FIG. 17



# Alternate Embodiment Workflow - Web (Existing Customer)

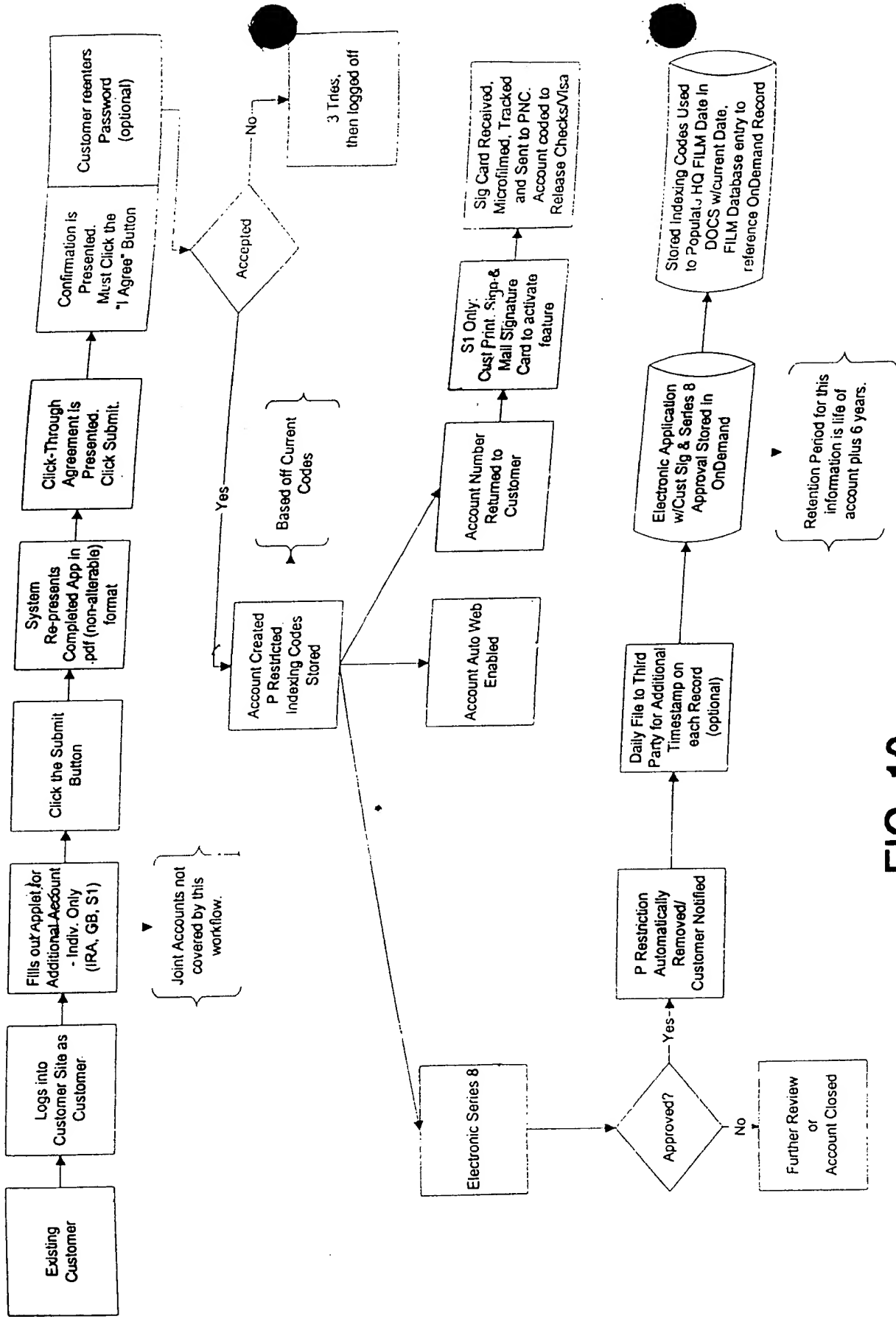


FIG. 19

# Alternate Embodiment Workflow - Web (New Customer)

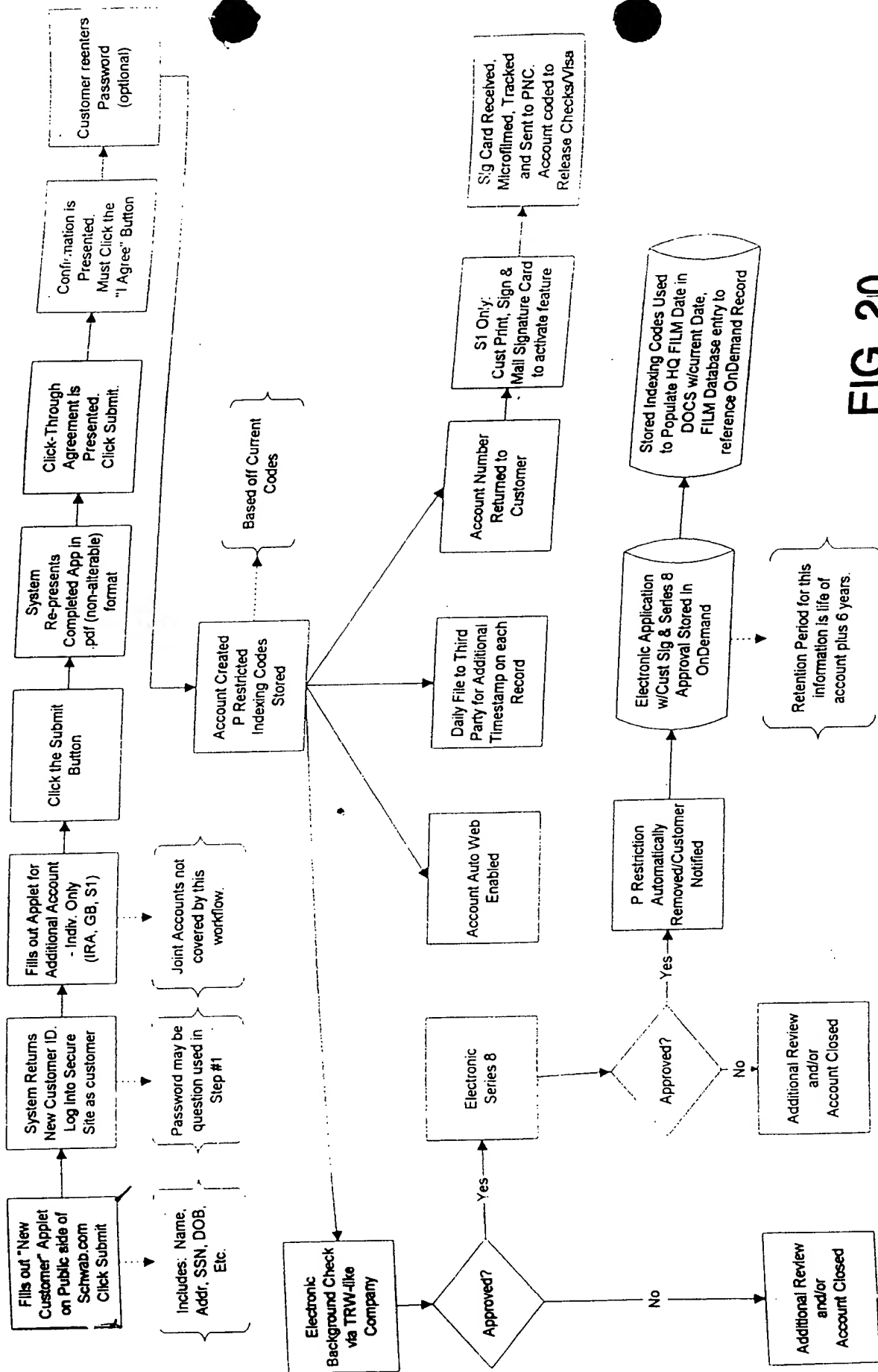


FIG. 20